Protecting Our Elders and Disabled

PRAY FIRST ITEM VITAL SIGNS

MARCH 31, 2025

PRAYER TEAM HOME

DAILY PRAYER BRIEFING

DEVOTIONALS

WEEKLY PRAYER FOCUS

WAYS TO GIVE

What is the future of funding Social Security and Social Security Disability Insurance.

PRAY FIRST for God to be at work in and through all who hold public office, that they would seek justice and fairness in how they care for the least of these.

Open your mouth for the mute, for the rights of all who are destitute. Open your mouth, judge righteously, defend the rights of the poor and needy. Proverbs 31:8-9

Established in 1935 during the Great Depression, Social Security was created to provide financial support to elderly Americans who had lost their savings and livelihoods. The program planned to offer a safety net for retirees, guaranteeing they had a source of income in their later years. Over time, Social Security expanded to include benefits for survivors and individuals with disabilities.

Social Security Disability Insurance (SSDI) and Social Security

SSDI is a federal program that provides benefits to individuals who are unable to work due to a qualifying disability. Unlike standard Social Security retirement benefits, which are based on age and work history, SSDI specifically addresses the needs of disabled workers. Eligibility for SSDI requires sufficient work credits accumulated through prior employment and a medical condition that meets the Social Security Administration's (SSA) definition of disability.

To qualify for Social Security retirement benefits, individuals must have earned enough work credits, typically achieved by working and paying Social Security taxes for at least ten years. For SSDI, eligibility hinges on both the severity of the disability and the applicant's work history. The SSA evaluates medical conditions to determine if they significantly impair one's ability to perform substantial gainful activity.

Workers contribute to Social Security through payroll taxes mandated by the Federal Insurance Contributions Act (FICA). These taxes are automatically deducted from earnings, with both employees and employers sharing the tax burden. The SSA maintains detailed records of each individual's contributions, which later determine benefit amounts upon retirement or disability.

While most workers are required to contribute to Social Security, certain exceptions exist. Some state and local government employees with specific pension plans may be exempt. Additionally, certain religious groups can opt out of Social Security if they meet specific criteria.

Social Security and SSDI are federal programs, ensuring uniformity in benefits across all states. However, some states offer additional supplemental benefits to SSDI recipients—leading to variations in total benefits received.

Accessing and Using Benefits

Technically, individuals can begin receiving Social Security retirement benefits as early as age 62. However, claiming benefits before reaching full retirement age, which ranges from 66 to 67 years old depending on your birth year, will result in reduced monthly payments. Conversely, delaying benefits past full retirement age can increase monthly payments.

There is no maximum age limit for SSDI eligibility; however, individuals cannot receive SSDI benefits after reaching full retirement age. At that point, benefits automatically convert to Social Security retirement benefits, typically without any change in the amount received.

Relying exclusively on Social Security or SSDI benefits can be challenging, especially given today's cost of living. While these programs intend to replace a portion of pre-retirement income, they often fall short of covering all expenses, making additional savings or income sources essential for many.

SSDI recipients become eligible for Medicare after a 24-month waiting period from the date of entitlement to SSDI benefits. Medicare helps cover medical expenses, but beneficiaries may still incur out-of-pocket costs, such as premiums, deductibles, and services not covered by Medicare.

Social Security benefits, including SSDI, may be subject to federal income tax, depending on the beneficiary's combined income. If combined income exceeds certain thresholds, up to 85% of benefits may be taxable. Also, some states tax Social Security benefits, further affecting net income.

Financial and Economic Implications

Financial and Economic Implications

Inflation erodes the purchasing power of fixed incomes. While Social Security benefits are adjusted annually for inflation through Cost-of-Living Adjustments (COLAs), these increases may not fully match rising living expenses, particularly for middle-income and economically disadvantaged individuals.

Social Security benefits are adjusted annually based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Nevertheless, some argue that the CPI-W does not accurately reflect the inflation experienced by seniors, particularly regarding healthcare costs, leading to discussions about alternative inflation measures.

Projections indicate that without policy changes, the Social Security trust fund could face depletion in the coming decades. Insolvency would result in reduced benefits for current and future beneficiaries, highlighting the need for legislative action to guarantee the program's sustainability.

Government Supervision and Impact of Tax Policy

Tax increases could strengthen the Social Security trust fund, improving the program's solvency. Conversely, tax reductions may strain the fund, potentially leading to benefit cuts or increased borrowing to maintain current benefit levels. It is a very fine line to walk in order to adequately balance this program, and there are many different viewpoints on what could help or hurt as we move forward.

The Social Security Administration (SSA)—an independent federal agency—oversees the administration and distribution of Social Security and SSDI benefits, ensuring compliance with established laws and regulations.

Federal laws protect individuals' rights to receive Social Security and SSDI benefits, provided they meet eligibility criteria. These protections assess that contributors receive the benefits they are entitled to, maintaining trust in the system.

Ineffective management of Social Security and SSDI could lead to delayed or reduced benefits, which undermines public confidence and potentially causing economic instability, particularly among vulnerable populations who rely heavily on these benefits.

President Trump has stated that his administration will not cut Social Security, Medicare, or Medicaid benefits, committing to protecting these programs from budget cuts. Treasury Secretary Scott Bessent has outlined plans to bring more accountability and efficiency to the Social Security Administration, aiming to speed up payment processes. The Department of Government Efficiency (DOGE) has been tasked with identifying and eliminating fraud and waste within entitlement programs, including Social Security. This initiative aims to reduce improper payments and enhance the overall efficiency of the system to better it long-term.

Why It Matters and How We Can Respond

Understanding taxation goes beyond numbers and policies. It invites us to reflect on how resources are used to support our communities. As Christians, we are called to be mindful stewards, recognizing that the decisions made in government affect the well-being of others, especially those facing financial hardship. While paying taxes funds essential services that many rely on, it's also important to hold leaders accountable for fair and responsible spending.

The Bible reminds us of our responsibility to care for others and seek the good of society. In Isaiah 1:17, we are urged to "learn to do good; seek justice, correct oppression; bring justice to the fatherless, plead the widow's cause." This call to pursue righteousness and compassion applies not only to our personal actions but also to how we engage with economic systems and government policies. Supporting honest taxation policies and advocating for responsible government spending reflects a commitment to ensuring that all members of society are treated with dignity and respect.

HOW THEN SHOULD WE PRAY:

— Pray for God to grant those in leadership a heart of compassion as they create tax polices to help those in need. *Whoever oppresses a poor man insults his Maker, but he who is generous to the needy honors him. Proverbs 14:31*
— Pray for all administration officials to seek God's wisdom in how they manage social security resources and that they would do so in ways that benefit the nation and glorify and honor God. *For the*

Lord gives wisdom; from his mouth come knowledge and understanding. Proverbs 2:6

CONSIDER THESE ITEMS FOR PRAYER:

- Pray for our nation's leaders to seek to act honestly and with integrity in managing public funds.
- Pray for God to be near those who rely on Social Security and SSDI.
- Pray for lawmakers and leaders to be guided by godly empathy and understanding, especially when considering the needs of vulnerable populations.

Sources: Congressional Budget Office, Pew Research Center, SOAR Works, Patient Advocate Foundation, Social Security Administration, The Sun, Library of Congress, Stanford University

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